

SUNRISE BANK LIMITED

BASE RATE (For Magh 2071)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	28,021,303,784
Interest on LCY Deposit Poush 2071)	95,775,525
Average Borrowing	755,374,283
Interest on LCY Borrowing	1,380,595
Cost of Fund excluding Capital (COD without CRR effect)	4.25%

Section 2 (CRR Cost)

CRR Average	1,667,804,011
Cost of Fund	4.25%
Average Amt available for investment	25,370,482,328
Average Deposit (Section 1)	28,021,303,784
Average Borrowing (Section 1)	755,374,283
Less: SLR for Poush 2071	3,406,195,739
CRR Cost	0.28%

Section 3 (Cost of SLR)

Net SLR Amount	1,738,391,728
Cost of Fund	4.25%
Average Govt Securities yield	0.530%
Average Amt available for investment	25,370,482,328
Cost of SLR	0.25%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	625,495,629
Multiplier provided by NRB	85%
Average Amt available for investment	25,370,482,328
Cost of Operating Expenses Annualised	2.10%

** Operating Expenses includes Staff Cost & Other Operating Cost.*

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	7.63%